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cross referencing the payroll deduction card account to the payroll of said employee, wherein a charge applied to said payroll deduction card account is automatically and dynamically deducted from said payroll; applying said charge to said payroll deduction card account; and debiting said payroll automatically and dynamically in the amount of said charge.

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(Amended) The method of claim 1 further comprising:

establishing a number of pay periods during which payroll deductions can occur; and establishing a credit limit for said employee.

6. (Amended) The method of claim 1, further comprising the steps of periodically providing, by the employer, a list with information about employees who qualify to participate to use said payroll deduction card account, and storing the list with information in a system database.

7. (Amended) The method of claim 6, wherein submitting information on said payroll deduction card account, further comprises entering information stored on a magnetic strip on said a payroll deduction card into a network infrastructure.

8 10 (Amended) The method of claim 7, further comprising storing information in the system database in a network processor database and periodically synchronizing information in the system database and information in the network processor database.

11 9 (Amended) The method of claim *10* further comprising storing the employee account information on a magnetic strip on said payroll deduction card.

10 12. (Amended) The method of claim *11* further comprising using the account information on the magnetic strip and information on the network processor database to verify the employee's

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employment status and account information and to verify that a submitting merchant is a participating merchant.

a 4 18. (Amended) The method of claim 1 further comprising notifying the employee of 11 transactions conducted on their payroll deduction card account.

a 5 12 24. (Amended) The method of claim 1 further comprising issuing a payroll deduction card including a microchip for storing the employee account information and purchasing history and updating information on the chip to reflect each transaction.

a 5 13 25. (Amended) The method of claim 24, wherein issuing said payroll deduction card further comprises creating private brand cards for execution on an existing network infrastructure.